

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA  
NORTHERN DIVISION

ARTHUR BABERS,

Plaintiff,

v.

AMERICAN INTERNATIONAL GROUP, INC.;  
et al.,

Defendants.

CIVIL ACTION NO.  
2:06-cv-00077-WHA

COUNTY OF CHEROKEE

STATE OF GEORGIA

**AFFIDAVIT OF ROBERT S. RITTER**

Robert S. Ritter, under oath, states as follows:

1. My name is Robert S. Ritter. The statements made in this declaration are based upon my own personal knowledge as more specifically set forth below and, if sworn as a witness, I could testify competently to them.

2. I serve as Director of Operations for the State of Alabama and an officer of American General Financial Services, Inc. ("American General"). Attached hereto as Exhibit 1 are true and correct copies of documents reflecting loan transactions between Plaintiff Arthur Babers and American General, which were created and executed at the time of the loan transactions with Arthur Babers. They have been maintained in the course of American General's regularly conducted business activity since those transactions, and it is the regular practice of American General to maintain such records.

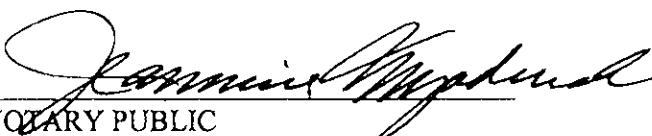
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**FURTHER AFFIANT SAYETH NOT.**

This the 23rd day of February, 2006.

  
\_\_\_\_\_  
Robert S. Ritter

SWORN TO AND SUBSCRIBED BEFORE ME, this the 23rd day of February,  
2006.

  
\_\_\_\_\_  
NOTARY PUBLIC

My Commission Expires:

My Commission Expires August 11 2006  
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